

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: LACLAIRE, KATHLEEN M.	§	Case No. 09-70638
	§	
DUBACH, KATHLEEN M.	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$172,210.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$1,968.99</u>	Claims Discharged Without Payment: <u>\$145,074.69</u>
Total Expenses of Administration: <u>\$5,034.79</u>	

3) Total gross receipts of \$ 7,003.78 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$7,003.78 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$197,570.00	\$195,547.15	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	5,034.79	5,034.79	5,034.79
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	134,918.14	124,028.68	124,028.68	1,968.99
<b>TOTAL DISBURSEMENTS</b>	\$332,488.14	\$324,610.62	\$129,063.47	\$7,003.78

4) This case was originally filed under Chapter 7 on February 26, 2009.  
The case was pending for 38 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/26/2012 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Divorce settlement agreement requires ex-husband	1129-000	7,000.00
Interest Income	1270-000	3.78
<b>TOTAL GROSS RECEIPTS</b>		<b>\$7,003.78</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
5	Wells Fargo Financial Illinois Inc	4110-000	197,570.00	195,547.15	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$197,570.00</b>	<b>\$195,547.15</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,450.38	1,450.38	1,450.38
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	2,828.50	2,828.50	2,828.50
Barrick, Switzer, Long, Balsley & Van Evera	3120-000	N/A	580.00	580.00	580.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	6.60	6.60	6.60

INTERNATIONAL SURETIES, LTD.	2300-000	N/A	5.90	5.90	5.90
The Bank of New York Mellon	2600-000	N/A	13.41	13.41	13.41
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	5,034.79	5,034.79	5,034.79

#### **EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

#### **EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

#### **EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	11,648.00	11,647.65	11,647.65	184.92
2	Recovery Management Systems Corporation	7100-000	47,501.00	48,726.06	48,726.06	773.54
3	Recovery Management Systems Corporation	7100-000	6,048.00	6,087.45	6,087.45	96.64
4	Roundup Funding, LLC	7100-000	3,016.00	3,016.31	3,016.31	47.88
6	Sprint Nextel Correspondence	7100-000	89.14	90.37	90.37	1.43
7	American Express Centurion Bank	7100-000	16,331.00	16,331.28	16,331.28	259.26

8	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	13,759.00	13,758.82	13,758.82	218.43
9	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	13,511.00	13,198.39	13,198.39	209.53
10	PRA Receivables Management, LLC	7100-000	N/A	11,172.35	11,172.35	177.36
NOTFILED	Fia Csna	7100-000	4,994.00	N/A	N/A	0.00
NOTFILED	Alpine Family Physicians	7100-000	140.00	N/A	N/A	0.00
NOTFILED	Bally Total Fitness	7100-000	64.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	10,909.00	N/A	N/A	0.00
NOTFILED	Wellington Radiology Group	7100-000	84.00	N/A	N/A	0.00
NOTFILED	Wffinancial	7100-000	290.00	N/A	N/A	0.00
NOTFILED	Advocate Good Shepard Hospital	7100-000	206.00	N/A	N/A	0.00
NOTFILED	Wellington Radiology Group	7100-000	84.00	N/A	N/A	0.00
NOTFILED	Hsbc/Rs - Walter E. Smithe	7100-000	6,038.00	N/A	N/A	0.00
NOTFILED	Advocate Good Shepard Hospital	7100-000	206.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			134,918.14	124,028.68	124,028.68	1,968.99

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-70638

Trustee: (330420) JAMES E. STEVENS

Case Name: LACLAIRE, KATHLEEN M.

Filed (f) or Converted (c): 02/26/09 (f)

§341(a) Meeting Date: 04/02/09

Period Ending: 04/26/12

Claims Bar Date: 08/12/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	907 Old Oak Circle, Algonquin, IL Divo, agreemen	170,000.00	0.00	DA	0.00	FA
2	Wallet cash.	10.00	0.00	DA	0.00	FA
3	Chest of Drawers and bookshelf and virtually not	50.00	0.00	DA	0.00	FA
4	Necessary wearing apparel.	50.00	0.00	DA	0.00	FA
5	Ring	100.00	0.00	DA	0.00	FA
6	Divorce settlement agreement requires ex-husband File is date ahead until January 31, 2011 for \$7,000.00 final payment from former husband	14,000.00	14,000.00		7,000.00	FA
7	1999 Jeep Cherokee (damaged in accident)	2,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		3.78	FA
8	Assets Totals (Excluding unknown values)	\$186,210.00	\$14,000.00		\$7,003.78	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): March 31, 2011

Current Projected Date Of Final Report (TFR): February 6, 2012 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Taxpayer ID #: \*\*-\*\*\*0177

Period Ending: 04/26/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*86-65 - Money Market Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/22/09	{6}	M. Dubach	marital settlement payment	1129-000	7,000.00		7,000.00
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		7,000.07
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.27		7,000.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		7,000.60
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,000.91
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		7,000.95
04/06/10		Wire out to BNYM account 9200*****8665	Wire out to BNYM account 9200*****8665	9999-000	-7,000.95		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-7,000.95	0.00	
<b>Subtotal</b>	<b>7,000.95</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7,000.95</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Taxpayer ID #: \*\*-\*\*\*0177

Period Ending: 04/26/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*86-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8665	Wire in from JPMorgan Chase Bank, N.A. account *****8665	9999-000	7,000.95		7,000.95
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.33		7,001.28
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.42		7,001.70
06/08/10	11001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/08/2010 FOR CASE #09-70638, Bond #016018067	2300-000		6.60	6,995.10
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		6,995.50
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.42		6,995.92
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.41		6,996.33
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.38
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.43
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.48
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.53
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.58
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.63
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.68
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.73
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,996.78
05/31/11	11002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2011 FOR CASE #09-70638, Bond #016018067	2300-000		5.90	6,990.88
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,990.93
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,990.98
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		13.41	6,977.57
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,977.62
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,952.62
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,952.67
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,927.67
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,927.72
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,902.72
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,902.77
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,877.77
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,877.82
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,852.82
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,852.87
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,827.87

Subtotals :

\$7,003.78

\$175.91



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Taxpayer ID #: \*\*-\*\*\*0177

Period Ending: 04/26/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*86-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/14/12	11003	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$2,828.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,828.50	3,999.37
03/14/12	11004	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$580.00, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		580.00	3,419.37
03/14/12	11005	JAMES E. STEVENS	Dividend paid 100.00% on \$1,450.38, Trustee Compensation; Reference:	2100-000		1,450.38	1,968.99
03/14/12	11006	DISCOVER BANK	Dividend paid 1.58% on \$11,647.65; Claim# 1; Filed: \$11,647.65; Reference:	7100-000		184.92	1,784.07
03/14/12	11007	Recovery Management Systems Corporation	Dividend paid 1.58% on \$48,726.06; Claim# 2; Filed: \$48,726.06; Reference:	7100-000		773.54	1,010.53
03/14/12	11008	Recovery Management Systems Corporation	Dividend paid 1.58% on \$6,087.45; Claim# 3; Filed: \$6,087.45; Reference:	7100-000		96.64	913.89
03/14/12	11009	Roundup Funding, LLC	Dividend paid 1.58% on \$3,016.31; Claim# 4; Filed: \$3,016.31; Reference:	7100-000		47.88	866.01
03/14/12	11010	American Express Centurion Bank	Dividend paid 1.58% on \$16,331.28; Claim# 7; Filed: \$16,331.28; Reference:	7100-000		259.26	606.75
03/14/12	11011	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 1.58% on \$13,758.82; Claim# 8; Filed: \$13,758.82; Reference:	7100-000		218.43	388.32
03/14/12	11012	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 1.58% on \$13,198.39; Claim# 9; Filed: \$13,198.39; Reference:	7100-000		209.53	178.79
03/14/12	11013	PRA Receivables Management, LLC	Dividend paid 1.58% on \$11,172.35; Claim# 10; Filed: \$11,172.35; Reference:	7100-000		177.36	1.43
03/14/12	11014	U.S. Bankruptcy Court	COMBINED SMALL CHECK	7100-000		1.43	0.00

<b>ACCOUNT TOTALS</b>	<b>7,003.78</b>	<b>7,003.78</b>	<b>\$0.00</b>
Less: Bank Transfers	7,000.95	0.00	
<b>Subtotal</b>	<b>2.83</b>	<b>7,003.78</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2.83</b>	<b>\$7,003.78</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-70638

Case Name: LACLAIRE, KATHLEEN M.

Taxpayer ID #: \*\*-\*\*\*0177

Period Ending: 04/26/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*86-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****86-65	7,000.95	0.00	0.00
Checking # 9200-*****86-65	2.83	7,003.78	0.00
	<u>\$7,003.78</u>	<u>\$7,003.78</u>	<u>\$0.00</u>